Products **Built** for Times Like These

*When times are tough, you need financial products that work in today's world. Western & Southern Financial Group's family of companies offers a wide variety of **insurance** and **retirement** strategies to help. Look to them for features and benefits you can count on ...*

RATE ASSURANCE

You can **lock in** interest rates on many annuities. This ensures that you secure the return you expect.

INCOME CONFIDENCE

You can receive a stream of income for **life** — or for two lives — with an annuity. Lifetime income is a benefit you can't outlive.

TERM CERTAINTY

You can select the **time period** of your choice for rate locks and payout schedules in many annuities. It can be long or short to address your needs.

GUARANTEED PROTECTION

You can help protect loved ones with a guaranteed death benefit. Your life and annuity proceeds help safeguard your **beneficiaries**.

Make Our Strengths Your Strength

In changing economic times, you can be confident in our company's heritage of stability.

Let our strengths be your strength ... now ... and in the future.

Issuers: Integrity Life Insurance Company | National Integrity Life Insurance Company | Western-Southern Life Assurance Company

Western & Southern: Our Strength. Your Future.

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

WSFinancialPartners.com

An annuity is a long-term financial vehicle designed for retirement. An insurance company accepts premiums and provides future income or a lump-sum amount to the contract owner by contractual agreement.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Guarantees are based on the claims-paying ability of the insurer. Annuity products are backed by the full financial strength of Western-Southern Life Assurance Company, Cincinnati, OH, Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, White Plains, NY. W&S Financial Group Distributors, Inc. (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group.

Earnings and pre-tax premium payments are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Annuity contracts contain certain holding periods, limitations, withdrawal charges, exclusions, termination provisions and terms for keeping them in force.

Product and feature availability, as well as benefit provisions, vary by state. Consult your financial professional for product details and limitations.

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency

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